

No Change in Medicare Eligibility



Senior Health Insurance
Information Program

Ask SHIIP

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Q: I am turning 65 in July of 2003. I read that my Social Security benefits will be delayed. Does this mean that I no longer am eligible for Medicare when I turn 65?

A: President Reagan and Congress enacted the 1983 Social Security Amendments that changed the age you become eligible for full retirement benefits. Congress cited improvements in the health of older people and increases in average life expectancy as primary reasons for increasing the normal retirement age.

Since you were born in 1938, you have to wait until you are 65 plus two months to be eligible for full Social Security. The age requirement continues to increase gradually until it reaches 67 for people born after 1959.

Year of birth	Retirement Age for full Social Security Benefits
1937 or earlier	65
1938	65 + 2 months
1939	65 + 4 months
1940	65 + 6 months
1941	65 + 8 months
1942	65 + 10 months
1943 - 54	66
1955	66 + 2 months
1956	66 + 4 months
1957	66 + 6 months
1958	66 + 8 months
1959	66 + 10 months
1960 and later	67

You are still eligible to begin collecting Social Security benefits at a reduced rate any time after age 62. If you choose to take early benefits, your check will not change

when you reach Social Security's full retirement age. When to take your Social Security benefits is an important and individual decision. Call Social Security at 1-800-772-1213 or visit your local Social Security office to learn more about all your choices and the implications they might have for you. For general written information, you can also visit their web site at www.ssa.gov.

Very importantly, **the delay in your eligibility for full Social Security benefits does not mean a delay in your eligibility for Medicare.** You are eligible as soon as you turn 65. You are also eligible for Medicare if you receive Social Security disability payments for more than 2 years, have End Stage Renal Failure, or have ALS (Lou Gerig's Disease).

Address your questions to:

Ask SHIIP
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SHIIP is a free, unbiased counseling program provided by the Indiana State Department of Insurance. For assistance, call your local SHIIP site to make an appointment or call the state office at 1-800-452-4800 to obtain a list of local SHIIP sites.